

# **APPENDIX F**

## **Benefits of Using Your Ticket to Work: A Guide for Customers**

*This guide is intended to give you some general information about the Ticket to Work and the benefits of using it. It is not intended to take the place of more comprehensive, individualized benefits planning.*

### **How the Ticket assists you**

You may choose to assign your ticket to Vocational Rehabilitation (VR) or another Employment Network (EN). Doing so allows you to receive services which will assist you with finding employment that meets your needs. You may choose to find either full time or part time work. It is your choice. Vocational Rehabilitation will assist you in finding whatever type of employment will meet your needs and abilities.

### **Benefits**

There are a number of benefits available to you as an SSI or SSDI beneficiary or when you assign your ticket to an Employment Network. Several of these are described below.

#### **Benefits Planning Assistance and Outreach**

This service is available to you whether or not you assign your ticket. The Benefits Planning Assistance and Outreach program (or Indiana Works as it is known in this state) is a service started by Social Security to assist beneficiaries of SSDI and SSI with benefits planning to help them make informed choices about work, and the effects of earnings on their Social Security Benefits as well as other state and federal benefits. This service is free of charge and can assist you in understanding how your benefits will

be affected should you choose to return to work. Your VR Counselor should have a brochure to share with you for further information on this valuable service.

### Suspension of Continuing Disability Reviews

Once you assign your ticket to VR, and are making active and timely progress with the employment goals under your ticket, your regularly scheduled disability reviews will be suspended for at least 2 years. During the next year after those first 2 years, Maximus (which administers the Ticket to Work program) will contact VR to determine if you are making “timely progress”. If you are still following the plan that you and your VR Counselor developed, then you are. Maximus will also check to see if you are, or are likely to, earn SGA (Substantial Gainful Activity) for at least 3 months of that 12 month period. If you are not or it is not likely that you will, then your ticket will be considered “not in use”. *This will not affect your benefits or your services through Vocational Rehabilitation.* Even if you never earn SGA, your benefits will not be affected nor will you lose services through VR for this reason. If you do earn SGA for at least 3 months, then your Ticket goes back “in use” and your regularly scheduled CDRs will again be suspended.

### Expedited Reinstatement

If you earn enough to work your way off benefits, and at a later date find that you are unable to work (or are still able to work, but unable to earn above SGA) because of your disability, you may request an expedited reinstatement of benefits from the Social Security Administration. You may do this if you are unable to work or perform at or above SGA because of the disability for which you received benefits in the first place. You must make this request for reinstatement within 60 months (five years) of when your benefits ended due to work activity.

### Extended Medicare Coverage

For those individuals who are SSDI beneficiaries, should you return to work, you may be able to receive at least 93 consecutive months of hospital and supplementary medical insurance under Medicare. Although you may no longer be receiving cash benefits, you can continue to receive your Medicare coverage. Exactly when this Extended Medicare coverage

begins is determined by when you consistently earn Substantial Gainful Activity.

#### Medicaid Work Incentives Such as Section 1619b and MedWorks

There are work incentives for Medicaid recipients also. If you are an SSI recipient, you may have Medicaid coverage for an extended period after your Supplemental Security Income cash benefit has stopped. This will help you to work and have healthcare coverage. For other individuals (for example, those individuals on SSDI), there is a Medicaid work incentive called MED Works. MED Works is a program developed by the state to allow working individuals with disabilities to have healthcare through Medicaid. The MED Works program is much like purchasing an insurance policy, and participants would pay a premium like regular insurance based upon earnings.

#### Protection and Advocacy for Beneficiaries of Social Security

Protection and Advocacy for Beneficiaries of Social Security (PABSS) is a state agency (separate from VR) that can assist you with many different issues including: return to work issues, problems with your Social Security benefits when you return to work, issues you may have with employment service providers or ENs (including Vocational Rehabilitation), and discrimination you may experience in the workplace. Your VR Counselor can provide you with a pamphlet further explaining this service.